

Privacy Policy

Anne Street Partners incorporating:

- Anne Street Partners Financial Services Pty Ltd (**ABN 25 107 671 563 AFSL 258853**)
- Anne Street Partners Home Loans Pty Ltd (**ABN 11 135 905 681 Australian Credit Licence 391660**)
- Anne Street Partners Realty Pty Ltd (**ABN 86 135 905 618**)
- Anne Street Partners Legal Pty Ltd (**ABN 67 135 905 538**)
- Anne Street Partners Tax Solutions Pty Ltd (**ABN 44 162 176 543**)
- Anne Street Partners Super Solutions Pty Ltd (**ABN 25 136 878 629**)

ASP0053 **Version** V8.1 **Date** 04/2018

Anne Street Partners Holdings Pty Ltd - Privacy Policy

Anne Street Partners Holdings Pty Ltd and its related companies (collectively referred to as we/our/us) respects the privacy and security of your personal information and complies with the Privacy Act 1988 (Cth) (Privacy Act) and the requirements of the Australian Privacy Principles (APPs) pursuant to the Privacy Act.

This Privacy Policy (Policy) sets out how we collect, hold, use and disclose your personal information. When we refer to personal information we mean any information that could identify you or be used to establish your identity.

If you do not wish to provide personal information to us then you do not have to do so, however it may affect the services we can provide to you.

Please read this Policy carefully and contact us if you have any questions.

Why we collect your personal information

The main reason we collect your personal information is to enable us to provide services to you which may include:

- Financial planning advice and other services to help you understand your financial needs and make financial and investment decisions and to assist you to apply for financial products;
- Advice and administration services supporting self-managed superannuation funds;
- Assessment of your application for finance and assistance throughout the finance submission process;
- Tax services including understanding your financial arrangements and submitting your annual return; and
- Facilitation of the purchase of property.

The kinds of information we collect and hold

Depending on the service we are providing to you we collect and hold a range of different information about you. We will generally collect, at a minimum, your name, date of birth and contact details (including phone number, address and email address). We may also collect other personal information such as your marital status, tax file number, occupation, financial information and identity documents such as your driver's licence.

This is not an exhaustive list. For example if we are assisting you to apply for finance we may collect employment details, bank account details and proof of your earnings and expenses. If we are assisting you to apply for an insurance product we may collect sensitive information about your health.

How we collect your personal information

We collect your information in a number of ways, including:

- Directly from you;
- From third parties such as our related entities, business partners, product issuers, credit reporting bodies or your representatives;
- From publicly available sources of information; and
- Electronically, for instance when you visit our website.

Website cookies

A cookie is a small data file that is placed on the computer of a web user during a visit to our website. Cookies are necessary to allow our website and the user's computer to interact effectively and enhance security. Cookies can record information about the user's visit to assist us in better understanding the needs of the user. However, cookies cannot determine the identity of individual users.

If you do not wish to receive any cookies from our website, you should set your browser to refuse cookies.

How we hold your information

We are committed to ensuring the information you provide to us is secure.

We store your information in hard copy or electronic format, in storage facilities that we own and operate ourselves, or that are owned and operated by our service providers. We take reasonable steps to maintain the security of your information and to protect it from unauthorised disclosure.

When the personal information that we collect is no longer required, we will take reasonable steps to destroy or de-identify your information unless we are otherwise required or authorised by law to retain it.

How we use your information for Direct Marketing

We may use your information to contact you about products, services and special offers we think will be of interest to you (which may include products, services and offers provided by a third party).

If you do not wish to receive marketing information, you can opt out at any time by contacting the Privacy Officer on the contact details provided below. If the direct marketing is by email, you can use the unsubscribe function.

When we disclose your information

We may use and disclose your personal information:

- to give you information about a product or service and/or consider whether you are eligible for a product or service;
- to process your application for a product or service and/or administer the product or service we provide you;
- to those involved in providing, managing or administering your product or service for example, lenders, superannuation, insurance and managed funds organisations;
- to those involved in your property purchase or the ongoing management of your property, such as vendors and property managers;
- to companies that provide information and infrastructure systems;
- to external third party service providers who help us operate our business such as printing and postal services, call centres, lenders mortgage insurers, external dispute resolution services and credit reporting bodies;
- to external third party service providers who help us operate our business and who have been contracted to provide Anne Street Partners Financial Services with mortgage brokerage and settlement services, including, without limitation, those who assist us in providing products and services to you and in managing your personal information. Where relevant or required, we will take reasonable steps to require those external providers to comply with privacy legislation and only use personal information for prescribed purposes;
- where we are required to do so by law, such as under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth); and
- to any other individuals, bodies or agencies that you would reasonably expect, or you have been told, that information of that kind is usually passed to.

We may also collect, use and exchange your information in other ways where permitted by law.

We do not sell personal information to external parties.

Our cloud based storage solution, outsourced to a service provider, may hold your information on servers located in Singapore. We have contractual arrangements in place which require the protection of your personal information in accordance with our obligations under Australian privacy law.

Access to and amending your personal information

You can request access to the personal information we hold about you. You can also ask for amendments to be made. To do so, please contact the Privacy Officer on the contact details listed below. We will endeavour to action your request within 30 days of receipt.

An explanation will be provided to you if we deny you access to the personal information we hold about you. For example if we have been unable to verify your identity to our satisfaction or because providing you access will unreasonably impact the privacy of another individual.

Changes to this Policy

We reserve the right to change this Privacy Policy at any time. We will notify any changes by posting an updated version of this Policy on our website at www.annestreetpartners.com.au.

Information and complaints

If you require more information, or have any complaints regarding how we have collected or used your personal information, you can contact the Privacy Officer in any of the following ways:

Mail

Anne Street Partners Holdings Pty Ltd
PO Box Q1078
Queen Victoria Building
Sydney NSW 1230

Phone: 135 444

Email: complaints@annestreetpartners.com.au

Website: annestreetpartners.com.au/contact/

More information about your rights and our obligations in respect to Privacy and information on making a Privacy complaint are available from the Office of the Australian Information Commissioner by:

Website: www.oaic.gov.au

Mail: GPO Box 5218 Sydney NSW 2001

Email: enquiries@oaic.gov.au